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Tina Del Casale Mortgage Banker

D: 301.850.1326

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TDelCasale@SandySpringBank.com

NMLS# 191852

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Luck Is
What You
Make It



2022 By the Numbers



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Jennifer
Lindsay,
Goosehead
Insurance



Agent Spotlight: Rob Krop



Rising
Star:
Craig
Sword



Cover Story: Alan Chargin



67
Top 250
Standings







O DC Metro Real Producers

@kristinbrindleyrealproducers

Cover photo courtesy of Ryan Corvello Photography.



We couldn't be more excited about this chance to provide exceptional service to first-time home buyers! This new program is an opportunity to level the playing field for those who may have been overlooked in the past due to their credit score.

# Under the First Home Advantage program, eligible first-time homeowners will see substantial reductions in offered rates.

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- Different income limits in different counties.
- In certain high-cost regions, annual incomes as high as \$168,600 are eligible for this program!
- At least one borrower must be a first time home buyer.\*

\*A borrower is considered a first-time homebuyer if they haven't owned a home in the past 3 years.

# Contact First Home Mortgage today to see if you're eligible!

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### Questions? **CONTACT US!**

### **CROFTON BRANCH**

(301) 352-6060 www.firsthome.com

2200 Defense Highway Suite 400 Crofton, MD, 21114



This is not a guarantee to extend consumer credit as defined by Section 1026.2 of Regulation Z. Programs, interest rates, terms and fees are subject to change without notice. Income restrictions, minimum credit scores, and other program requirements and qualifications may apply to certain programs. All loans are subject to credit approval and property appraisal. First Home Mortgage Corporation NMLS ID #71603 (www.nmlsconsumeraccess.org)



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### CaringTransitionsRockville.com

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CrossCountry Mortgage Richard Early (301) 332-2184

Draper and Kramer Mortgage Corp. Melissa Rich (703) 927-2626 DKMortgage.com/Rich

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Sandy Spring Bank Tina Del Casale (301) 523-1893 SSBTina.com

Paul Deibler

(240) 651-6955

PDeibler-ShoreUnited1.

MortgageWebCenter.com

Town & Country Movers Shore United Bank (301) 670-4600

My Pest Pros

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### MEET THE

# DC METRO

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Kristin Brindlev Publisher



Ellen Buchanan Editor



Lexy Broussard Sales Manager



**Wendy Ross** Operations Manager



Jaime Lane Executive Assistant & Publishing Manager



Ellie Caperare Social Media Manager



**Zachary Cohen** 



Rvan Corvello Photographer



**Bobby Cockerille** Videographer



8 · March 2023

If you are interested in nominating REALTORS® to be featured in the magazine, please email Wendy@kristinbrindley.com.

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### Matt O'Connor & Jeff Sandusky

(301) 520-5156 (Cell) • (240) 855-0809 (Office)

Matt.OConnor@CaliberHomeLoans.com • NMLS ID#: 982196 OConnorMortgageTeam.com • 2600 Tower Oaks Blvd. Suite 100, Rockville, MD 20852

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# ABOUT THIS MAGAZINE By Kristin Brindley, Publisher



Ever since we launched DC Metro Real Producers six years ago, I have heard some of the same questions from many

of you. I figured it would be most efficient to publish the answers here in case more of you had the same questions. Remember, my door is always open to discuss anything regarding this community — this publication is 100 percent designed to be your voice!

### Q: WHO RECEIVES THIS MAGAZINE?

A: The top 500 agents in the D.C. metro area. We pull the MLS numbers each year (by volume) in the Greater D.C. metro area: Washington, D.C.; Montgomery County, Maryland; FCAAR; and PGCAAR. We cut off the list at number 500, and the next year's distribution is born. We did this again in January, based on the new top 500 agents in sales volume for 2022. So we have a few new top producers who have joined us - along with agents from last year's top 500 who are still with us. Based on 2022's list, the minimum production level for our group is \$15.9 million. The list will reset again at the end of 2023 for the following year and continue to update annually.

### Q: WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

**A:** It's really simple — every feature you see has first been nominated. You can nominate other REALTORS® (or yourselves!), affiliates, brokers, owners, and office leaders can nominate Realtors as well. We will consider anyone brought to our attention because we don't know everyone's stories, so we need your help to learn about them. A

nomination currently looks like this: you send us an email at wendy@kristinbrindley.com with the subject "Nomination: (Name of Nominee)." Please explain why you are nominating them to be featured. It could be that they have an amazing story that needs to be told, perhaps they overcame extreme obstacles, they are an exceptional leader, have the best customer service, or they give back to the community in a big way. The next step is an interview with us to ensure it's a good fit. If all works out, then we put the wheels in motion for our writer to conduct an interview and write the article and for our photographers to schedule a photo shoot.

### Q: WHAT DOES IT COST A REALTOR/TEAM TO **BE FEATURED?**

A: Zero, zilch, zippo, nada, nil. It costs nothing, my friends, so nominate away!

### Q: WHO ARE THE PREFERRED PARTNERS?

**A:** Anyone listed as a "preferred partner" in the front of the magazine is part of this community. They will have an ad in every issue of the magazine, attend our quarterly events, and be part of our online community. We don't just find these businesses off the street, nor do we work with all businesses that approach us. One or many of you have personally referred every single preferred partner you see in this publication. We won't even take a meeting with a business that has not been vetted by one of you and "stamped for approval," in a sense. Our goal is to create a powerhouse network not only of the best Realtors in the area but the best affiliates, as well, so we can all grow stronger together.

### Q: HOW CAN I REFER A PREFERRED PARTNER?

A: If you know and want to recommend a local business that works with top Realtors, please email Lexy@kristinbrindley.com, and let us know!

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### >> publisher's note

### WELCOME TO ALL 2023 TOP 500 AGENTS!

First, let me say, welcome to all of D.C. metro's 2023 Top 500 agents who are part of our DC Metro Real Producers community. Some of you have been with us from the start ... others are just now joining us, having made it into the ranks of the Top 500 producing agents in the D.C. metro area for their stellar performance in 2022. We determined the 2023 Top 500 list based on 2022 total sales volume of all agents who hold their license at an office in our DC Metro Real Producers service area.

You guys rock! And we're so pleased that you're part of this community! Be on the lookout for your exclusive DC Metro Real Producers Top 500 badge, coming to your inbox soon.

Dear DC Metro Real Producers.

Have you ever known someone who just seems lucky? Or people who claim that they're definitely *not* lucky? Maybe you're one of them... But what's luck got to do with it, really?

"Luck" seems random and arbitrary... something that is bestowed fairly or unfairly, and is outside of our control. But the luckiest people have a set of attributes that make them *appear* to be lucky when, in actuality, they may just be deserving. Grant Cardone, author of "The 10x Rule: The

Difference Between Success and Failure" says:

"Don't be confused by what looks like luck to you. Lucky people don't make successful people; people who completely commit themselves to success seem to get lucky in life."

This is precisely what I believe — and what I imagine most of you believe as well. After all, you didn't make it into the Top 500 because you got lucky, did you? No, you worked your butt

off, strategized, planned and put in the blood, sweat, and tears needed to make your businesses grow, expand, and succeed.

So if you're looking to have continued good luck in 2023 ... or maybe improve your luck in 2023 ... keep doing what you're doing — putting the time and hard work into turning your vision into reality. And before you know it, Lady Luck will smile on you, for sure!

We hope to meet many of you — both continuing and new Top 500 agents — at our Masquerade Sneaker Ball, coming up soon, on March 22nd. Save the date, too, for Lawnapalooza, a fun-filled, outdoor games event scheduled for May 2nd. Stay tuned for details!

This month, we're pleased that preferred partner **Cole Roofing** has joined the DC Metro Real Producers family. Welcome!

With gratitude,

Comparison of the comparison o



**FOOD FOR THOUGHT**What is the luckiest thing that's ever happened to you?

# BY THE NUMBERS

HERE'S WHAT DC METRO'S TOP 500 AGENTS SOLD...

18,112
TOTAL TRANSACTIONS

S 14.85B SALES VOLUME

LISTING SIDE TRANSACTIONS

##

8,447

LEANSACTIONS

TRANSACTIONS

TRANSACTI

\$29.7
MILLION
AVERAGE
SALES VOLUME
PER AGENT

36.2

AVERAGE

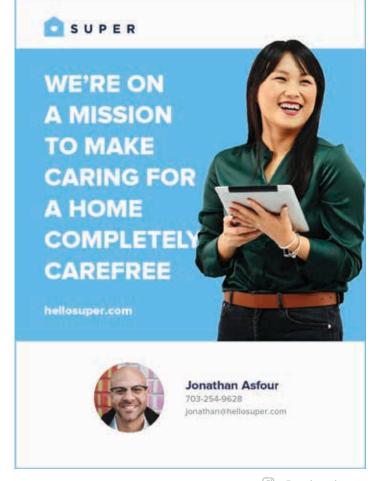
TRANSACTIONS

PER AGENT

Information based on 2022 residential sales in Virginia, Maryland, and Washington, D.C., by the top 500-producing agents licensed in Washington D.C., and Frederick, Montgomery, and Prince Georges counties, Maryland.







# **You Sell Houses**

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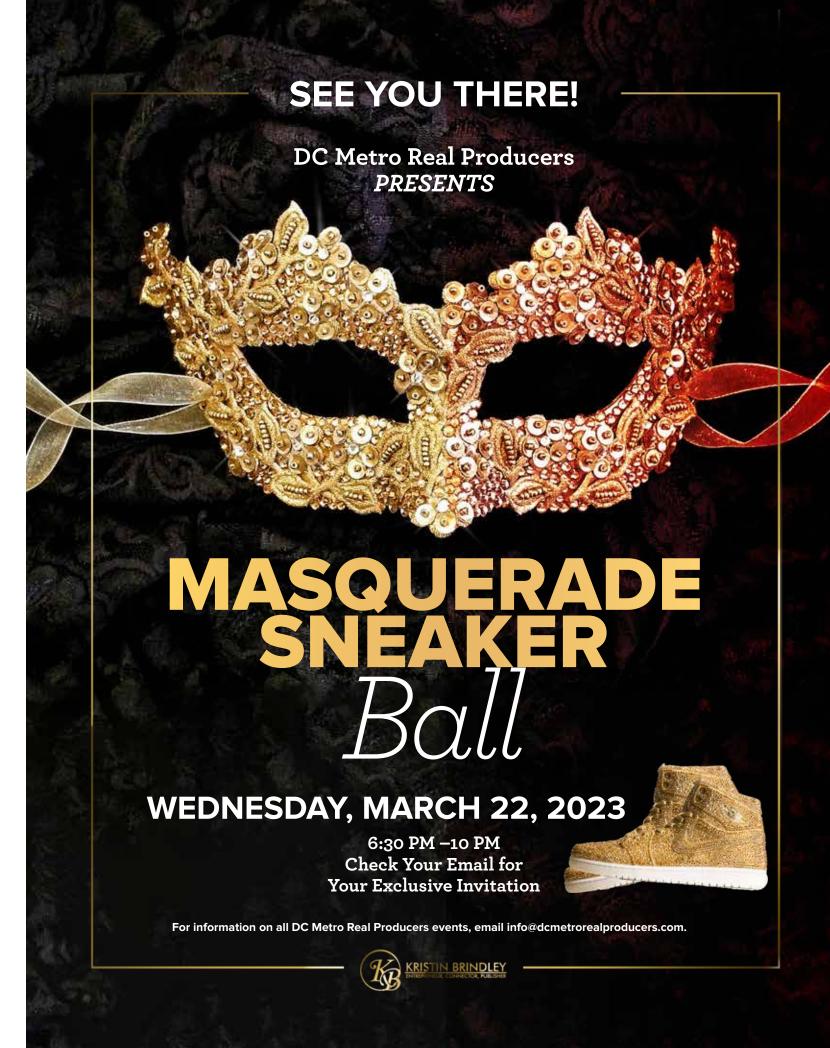
CEO SCOTT GOLDBERG (301) 237-4950

Scott@StreamlineManagement.com streamlinemanagement.com













LAWRENCE LESSIN Homes By Owner, Inc Southeast Florida.

**CRAIG SWORD** 



Compass
A beautiful island next to Aruba, above
Venezuela – Curacao.



COREY BURR TTR Sotheby's International Realty

Spring break was always some sort of baseball tournament with our kids. Our favorite place to travel, in general, is to Northern Michigan – a small town right outside of Traverse City!



**ELIZABETH ANN HO RLAH Real Estate**Easily, Greece!



TOHMAI SMITH
Compass
Turks and Caicos Islands.



MONIQUE MALABET
Keller Williams Capital Properties

I travel a lot out of the country! I've been to 24 countries so far and am trying to hit as many places in the world as possible, so I typically don't double back. So anywhere overseas!



EVA DAVIS
Compass
Tel Aviv, Israel.



BARRETT STARLING KW Realty Center

Anywhere near the beach, maybe Folly Beach, South Carolina. Or South Beach, Miami.



LYNDA NGUYEN
Long & Foster Real Estate
Vacation in Thailand.



ANA DUBIN
Long & Foster Real Estate
I love Jamaica.



MARLENA MCWILLIAMS
Keller Williams Capital Properties

Always a beach! One of my favorite vacation spots is Carousel in Costa Rica. I love that I can be near a beach but also in the mountains!



NWABUEZE OKWODU Samson Properties I don't vacation.



KERI WEIS Long & Foster Real Estate

Anywhere with my kiddos! My girls and I do a trip every year, and always try to find someplace new.



DANIEL HEIDER
TTR Sotheby's International Realty
Italy – everything about it!



CARA PEARLMAN
Compass

It's not fancy, but I love a good week at the Delaware beaches. We are so fortunate to have something so magical just a two-and-a-half-hour car ride away. We always find the ocean air to be therapeutic while we are there ... and my husband and I independently have childhood memories of the boardwalk and beach that we love to share with our children.



MAYA HYMAN Compass

I love the eastern shore of Maryland! Close, and so much to see. As soon as I get over the Bay Bridge, I'm filled with a sense of calm.



MARJORIE DICK STUART Coldwell Banker Realty

Bonaire, Caribbean Netherlands. Flat, blue water with incredible sea life, pelicans, perfect warm breeze year-round, awesome restaurants, and best iguanas to chill with! Call me for where to stay.



CHANIN WISLER
First Washington Mortgage

My favorite vacation spot is Cozumel, Mexico, to scuba dive! I have a friend from Potomac (she used to be a REALTOR ) who lives there full-time now, and I have made so many friends with others. Our divemaster and his crew have become friends, and we've dived with others who now call the island home. The diving is great, the people are warm and friendly, and the cuisine is delicious. Margaritas also taste better after diving!



ERIC STEINHOFF eXp Realty

Our favorite place to go is Fenwick Island,
Delaware. We try to go there often in the summer — when work allows. (And now we are
licensed in Delaware, so we can work where we
like to vacation!) Fenwick is really a hidden gem
at the beach because of its small-town feel and
its close proximity to the metropolitan area.



JORDAN DOBBS
Intercoastal Mortgage Company

During the summer, it is at Deep Creek Lake in Maryland! It is only two and a half hours away, and such a great spot to relax and unwind! A perfect day at the lake is boating with family and friends, exploring the coves, admiring some of the beautiful homes, letting the kids go tubing, and sitting by the fire at night roasting s'mores and drinking wine.



LAWRENCE O. ELLIOTT JR.
Prime Title Group

Orlando. I know it's not exotic, but it's a great place to vacation with your family.

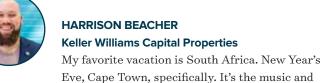
• • •



• • •

**ERIK WILLIAMS Keller Williams Realty Centre** Negril, Jamaica.





food and people and just good vibes.



CASEY ABOULAFIA Compass

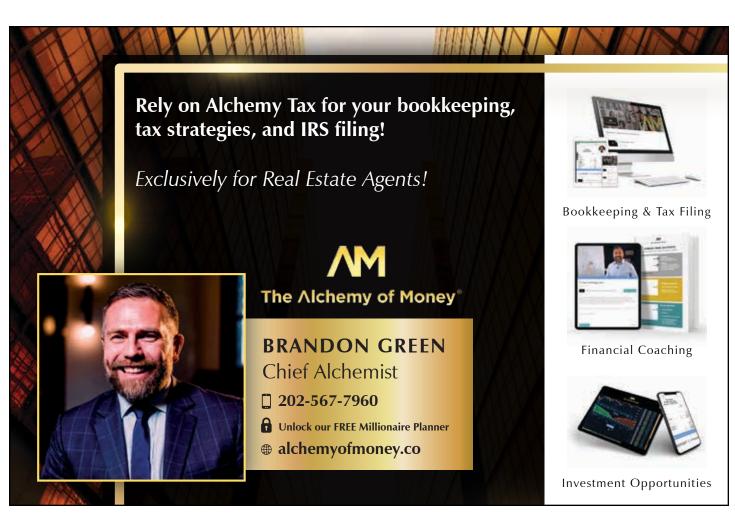
My favorite vacations are during the summer with kids, and we definitely don't have a favorite spot. We'll look at a world map, see what holes we'd like to fill, rent a few Airbnb's, and be off. We love the adventure of different places — so I guess our favorite would be 'somewhere new! If my kids had to answer, though, they would say it's definitely family beach week in the OBX with the cousins, aunts, uncles, and grandparents under the same roof.



**ELLIE HITT RE/MAX Realty Group** Negril, Jamaica.



RICHARD EARLY **CrossCountry Mortgage** Disney World in Florida.





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Video Content Ideas for Your YouTube Channel in 2023

As I teach video marketing and other content creation classes in the Northern Virginia area, the most frequent questions I receive revolve around what to create content about. Content can be whatever you want it to be, but the goal is to educate, inform, and be authentic. People want to see you being you, not some fake version.

REALTORS® think that posting content has to be some professionally done video that costs lots of money. It doesn't. I tell my Realtor clients that content can be a simple Instagram story or reel, all the way up to a professionally done YouTube video. I would suggest creating more content that is free in order to engage and grow an audience. So what do I create content about to grow my YouTube channel? Use these content ideas to get started educating your target audience,

- 1. Top 5 Reasons to work with you as a Realtor
- 2. The l large problem you solve for buvers/sellers
- 3. How interest rates affect buying power
- 4. Video with your lender What is a 2/1 buydown?
- 5. Video with your title partner
   What is title insurance and why do you need it?
- 6. State of the market (where you do business)
- 7. Should I buy new construction in this market?
- 8. Stop by my open house this weekend!

- 9. Why *who* you work with matters! (Tell a story.)
- 10 A story on how you helped a seller get top dollar
- 11. A story about how you helped a buyer get an amazing deal!
- 12. How you minimize stress and anxiety during a transaction
- 13. The 1 thing your real estate team does that others don't
- 14. What it's like living in your farm or city
- 15. Testimonials from your top clients
- $16. \ \ Your \ listings \ coming \ to \ market!$
- 17. Why doesn't every buyer didn't know this about X?

- 18. Interviews with business owners in your market
- 19. Check out our upcoming client appreciation event!
- 20. Tips to getting your home ready for the Spring Market!
- 21. 3 tips to getting your offer accepted in the Spring Market
- 22. Look for these traits when interviewing agents to sell your home
- 23. Why the news has buyers worried when they shouldn't be
- 24. Why NOW is one of the best times to purchase a home ever!
- 25. Do home inspectors really scare buyers? The real story!

These 25 video topic ideas that will help you get your YouTube video channel off the ground. In the end, the video content topics are a starting

point; it's the execution of creating, posting, and sharing the content to your database and the world to be "discovered" by your next buyer or seller customer. Many agents will read this article and say, "Yeah, I might start doing this at some point," and others will jump in with both feet. As we move forward, there will be two types of Realtors: the ones that use and implement video into their business to attract clients and market homes ... and agents that choose not to.

Your past clients and database are looking for answers and education in this current real estate market. This is a great opportunity for you to be seen as the thought leader in your market area going forward. Good luck!



Wade Vander
Molen is the
director of sales/
marketing for
Stewart Title in the
Northern Virginia/

Washington, D.C., area and has been in the title industry since 2005. Wade helps real estate professionals with all facets of their marketing and teaches a new, sustainable business model to help them grow their businesses. You can visit Wade at www.DCTitleGuy.com.



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President

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# Do Owners Need HOME TITLE LOCK INSURANCE?



By Kim Stepanuk, Esq.

The commercials for Title Lock Insurance are on the rise, and with these advertisements, your past and current clients may reach out to you for your advice and expertise. Whether it's you or your clients whom are viewing the commercials on regular television channels, the thoughts can remain the same — what is Title Lock Insurance and do I need it to protect myself? To best answer this question, it's important to understand that Title Lock Insurance and Title Insurance are not the same thing. As

most simply explained by the Maryland Insurance Administration: "Title insurance protects real estate purchasers and/or lenders from losses that arise after a real estate settlement, but result from unknown liens, encumbrances or other defects upon the title that existed prior to settlement." Title "lock" insurance is not title insurance and is not actually insurance of any kind. In a 2022 Consumer Advisory from the Maryland Attorney General's Office, the Attorney General clarifies that "Title LOCK"

insurance — which is not actually insurance of any kind — claims to protect you against title fraud, not against a legitimate challenge to the title. Title 'lock' is a service that monitors the deed to your home to see if it has been transferred out of your name. The service will notify you if this happens — after it has already happened. These services do not actually 'lock' your title to prevent fraudulent deed transfers." In other words, while title insurance is a type of insurance that helps protect against any challenges to your ownership, title lock will simply notify consumers if a new document is filed in the land records after it has already been recorded.

In order to best protect yourself as a homeowner or consumer in Washington, D.C., or Maryland, monitoring your identity is the best first line of protection. This can be done by checking your online tax records, which reflect the current owner of record on the property, monitoring your credit with the three major credit reporting agencies (e.g., Experian, TransUnion, and Equifax), and taking note of any missing bills such as utility bills or tax bills which are no longer being received and could be the result of a change in ownership. Public tax records for Maryland can be reviewed on the State Department of Assessment and Taxation website (https://sdat.dat.maryland.gov/RealProperty/ Pages/default.aspx) and public tax records for Washington, D.C., can be found on the D.C. Office of Tax and Revenue website (https://otr.cfo.dc.gov/ page/real-property-tax-database-search).



Kim Stepanuk is a licensed real estate attorney with MBH Settlement Group Bethesda. Prior to joining MBH, she worked as a litigator at law firms in Montgomery County and Howard County, MD. If she is not at the closing table, you will likely find her hiking, baking or chasing her 2-year-old daughter around, picking up the toys and socks left in her wake.



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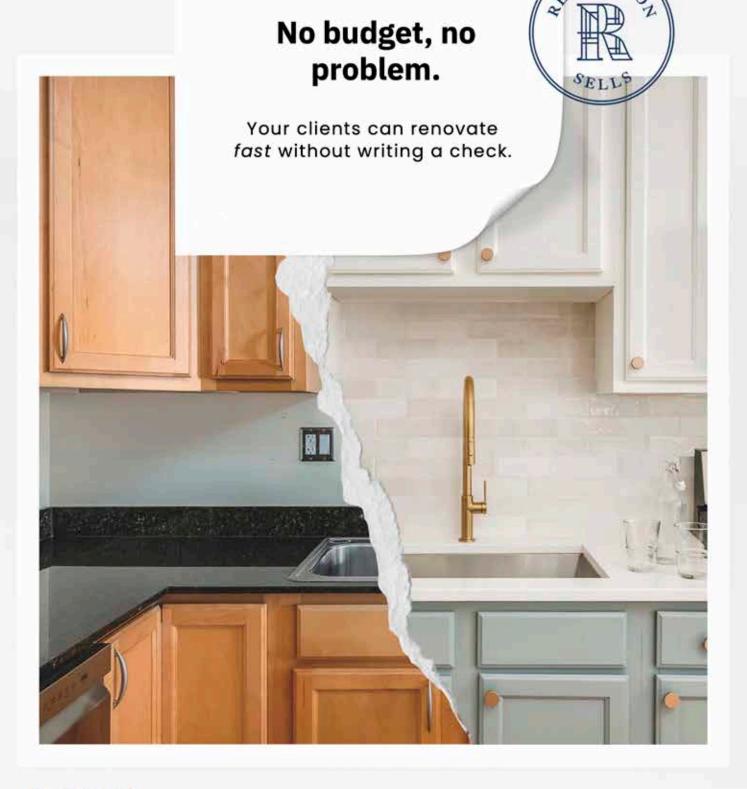
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# **CELEBRATING**

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Happy 6th Anniversary to us! And thank you to all of you amazing Real Producers who have been with us on this incredible journey.

We're so grateful and honored to have had the opportunity to share so many of your inspiring stories in the pages of our magazine and have had just the most wonderful time connecting and getting to know all of you in our six years of spectacular DC Metro Real Producers events. Check out the fun we've had over these years!

We're excited to share with you some wonderful news: thanks to all of our amazing top-producing, rock star agents and our fantastic preferred partners who make all of what we do possible...

WE ARE THE #1 MAGAZINE IN THE REAL PRODUCERS FRANCHISE NATIONWIDE!!

We hope you're enjoying receiving our publication, and if you haven't been featured yet, please reach out to us and nominate yourself – or someone you know who you think we should showcase.

And be sure to join us for the exclusive top-agents networking events that we hold several times a year. As you can see... we've had a blast!

Happy 6 years to us!!



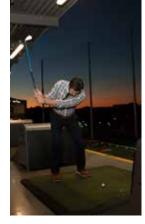




































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"I know I can't earn a single dollar in this industry unless my clients are achieving their goals. So I earnestly pursue the achievement of their goals with them. I'm not completely selfless. I have ambitions, too, but I have to be working for them first."



### **CRAIG SWORD** COMPASS

"I just try my best to lead by example and show other professionals in my community that you can be financially driven and also put your clients' needs ahead of that ... and that all of the financial benefits will come behind doing what's right by your cus-

tomers and offering above-and-beyond service."



### **ROB KROP** KELLER WILLIAMS REALTY

"You're helping someone buy the thing they call home, and that makes them feel safe. You're hearing what matters the most to them in life. It's a really cool thing that I'm thankful to be part of... This is a personal business. It's such a relational business,

and it's cool when you can build relationships."



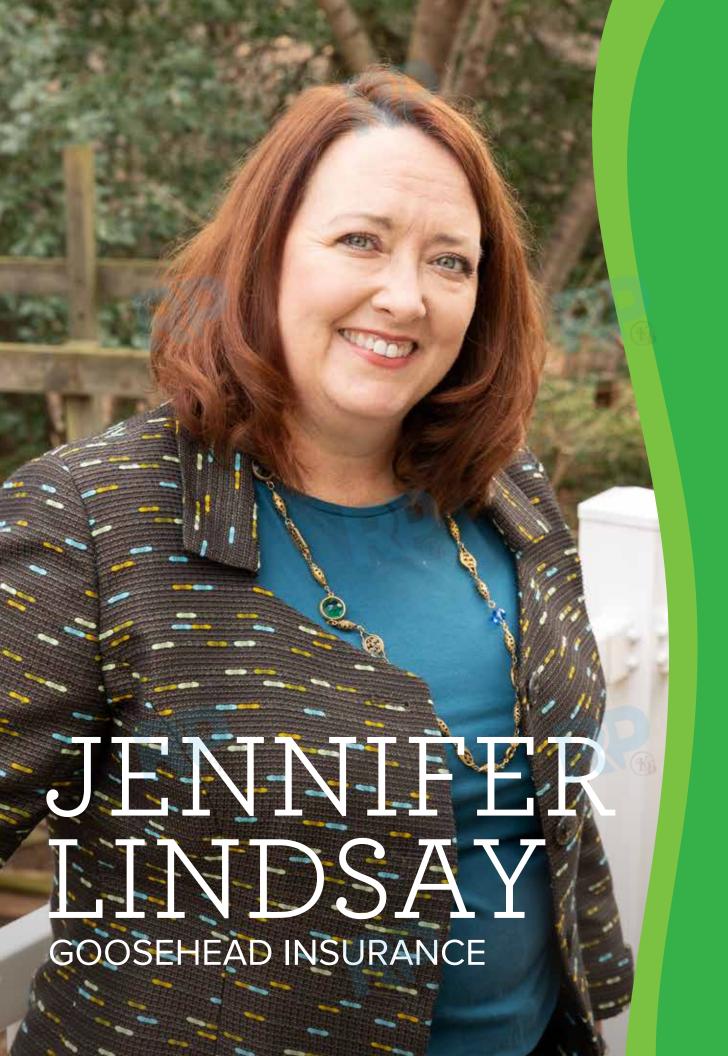
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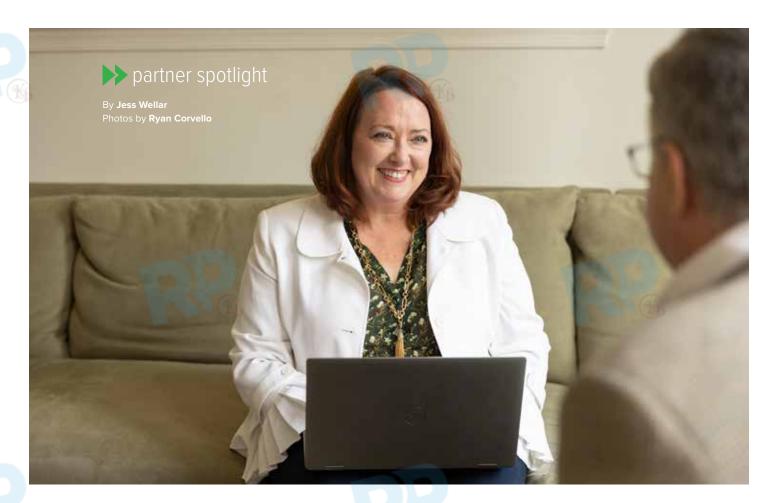
### JENNIFER LINDSAY **GOOSEHEAD INSURANCE**

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am personally insurance-licensed in Maryland, D.C., Virginia, Pennsylvania, and Delaware, and I can make referrals to other Goosehead agents across the country too. Since we are supported by a national network, hundreds of Goosehead Insurance licensed team members can help service our customer needs."







### LEVERAGING THE POWER OF CHOICE + EXPERIENCE

"No one expects to have an insurance claim," Jennifer Lindsay points out. "But it's our job to help protect customers from the unexpected. If a customer cuts corners on insurance coverage, it could have a big impact if the customer suffers a loss."

Jennifer is the proud owner of a Bethesda-based Goosehead Insurance agency that is part of the countrywide Goosehead Insurance network. Her agency shops insurance for customers' homes, properties and autos, as well as for other personal insurance lines like jewelry, boats and umbrella coverage.

"We work with REALTORS® and mortgage professionals to solve their clients' homeowners insurance needs," Jennifer explains. "We are an insurance broker and can shop/choose from over 60 different

insurance companies to develop
the best option for our customers. I am personally insurance-licensed in Maryland, D.C., Virginia,
Pennsylvania, and Delaware, and I can
make referrals to other Goosehead
agents across the country too. Since
we are supported by a national
network, hundreds of Goosehead
Insurance licensed team members can
help service our customer needs."

Despite being an insurance agency owner in business just shy of four years, Jennifer's agency is quickly growing. So quickly in fact, that she was able to invite her husband Steve to join the agency in October of 2022.

"If a fortune teller told me, You are going to launch an insurance agency in March 2019, then, a year later, in March 2020, there will be a long

pandemic substantially limiting in-person networking and marketing for over two years,' I would have never left my previous job working for a big insurance company," Jennifer admits. "Thankfully, many referral relationships I established during my first year grew stronger during COVID-19 and I owe the agency's success to them."

"I should add that I worked CRAZY hours and my husband was a huge supporter for letting me build my business," she continues. "Steve took on glamorous home chores like laundry and food services during his off-work hours."

Jennifer and her husband both came from big Fortune 500 insurance companies and she says their shared background in handling claims and working as underwriters has helped

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Jennifer and Steve Lindsay met in Houston, Texas, on insurance claims catastrophe duty, when they both worked for Aetna. The couple has been in the insurance industry their entire careers and have two grown daughters, Mary and Sophia, as well as two rescue dogs, Gus and Bruno.



them tremendously in understanding how insurance companies price and underwrite new insurance policies, approach customer renewals, and handle claims.

• • •

"We can advise people since we compare lots of insurance companies. We're not limited to one insurance company, and it's nice to have a trusted insurance advisor navigating insurance options and to bounce ideas off of. We've had an incredible growth trajectory and I am incredibly grateful to people who put their faith in me to take care of their customers I'm also grateful that my husband could join the agency. Our level of expertise is over 60 years of experience combined."

In addition to her husband, Jennifer is also quick to give credit to her parents, who instilled a solid work ethic in their daughter at an early age.

"Both my parents worked for small businesses when I was growing up. My dad had a real estate agency on Capitol Hill and my mother was the business manager for an interior design firm," Jennifer recalls. "From a young age, I was taking real estate and property management calls with messages for my dad. I also 'worked' at the interior design firm with my mom, learning about quality furnishings and fabrics."

Jennifer became interested in the insurance business after attending a paid practice interview during her time at Trinity College in Hartford, Connecticut, "the insurance capital of the U.S. at that time," she says with a laugh.

"Aetna insurance was paying college seniors \$25 an interview so their

recruiters could practice. After the fourth interview, I started to grow curious... I had never really thought about insurance before. I was selected to be in a great 14-month training, rotating claims, underwriting, marketing and operations areas. I got a broad-based introduction to insurance and I ended up in claims, which provided a very strong understanding of policy coverage."

"After my first year in college, I got my real estate license. Mainly, I did a lot of rental showings and listed a couple of homes, which helped with college tuition," Jennifer recalls. "I could have worked for my dad after college but I wanted a little independence and a different experience so I headed to Philadelphia."

Jennifer says she mostly worked for large insurance companies during her

insurance career, and had bumps along her career path with reorganizations, company mergers and recession layoffs.

"Mostly, I tried to stay employed and earn a steady income. But eventually, I decided I needed to be in control of my future path. I think I inherited my dad's ability to connect with people and a little dose of his entrepreneurism. And my mom went back to school in her fifties and earned a master's in museum collections management, which led to a whole new career. From her. I learned it's never too late to start something new!"

As Jennifer looks to the future of her business, she sees even busier times on the horizon with rising interest rates continuing to push up the value of everything, including the cost of insurance coverage.

"We have customers of all different types qualifying for loans people who are trying to save every penny and more affluent clients as well. We handle all price points and understand the needs and wants of each customer while maintaining a quality piece to the service. I think it's going to be a busy year with insurance rates increasing. Post-COVID, we still have an

increase in costs, so insurance rates are catching up with that. But we're always happy to shop for insurance.

"And as busy as we may get, I will always enjoy working on behalf of and doing what's right for the customer," Jennifer concludes. "Our recommendations are never driven by commission

percentages or profit sharing. Owning the business gives me the luxury of deciding how I want to run our busines and serve our customers."

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# 

One of the reasons you're reading this is that you have set yourself apart in the world based on what you do—and, more importantly, on how you do it.

That same truth is personified in the way Rob Krop approaches his life and work.

As team leader of the Rob Krop Team at Keller Williams Realty, Rob delivers a genuine difference to his team members and clients.

"You're helping someone buy the thing they call home, and that makes them feel safe. You're hearing what matters the most to them in life. It's a really cool thing that I'm thankful to be part of," Rob says. "The same holds true with my team members. This is a personal business. It's such a relational business, and it's cool when you can build relationships."

### **GETTING AN EARLY START**

Rob earned his real estate license when he was 18 years old. "I worked with my dad at his mortgage company. I ran the marketing and learned a lot about technology and a little about mortgages," Rob remembers. "As I went off to college, my dad and I decided to create a limited listing company. This was prior to the crash in the 2000s. I got my license to facilitate work with that company and then the crash happened."

When the economic downturn happened, Rob moved away from the limited listing services and started working in traditional real estate. At the time, he began to specialize in short sales and investments.



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"I worked with investors and with a lot of flips. Someone is always buying, no matter what is happening with the market," Rob points out. "I focused on investors and large commercial properties. I was willing to get my hands dirty and work with short sales. That first short sale client I worked with has gone on to do multiple deals with me."

### **GAINING GROUND**

At the time, Rob's company was called List It Homes, but to grow the company, he knew he needed to bring value to the agents. He researched how to open a brokerage and had his broker's license.

"I bought a RE/MAX franchise in Urbana in 2010, and a few years later started a second RE/MAX brokerage in downtown Frederick. In 2019, I sold those. I built the brokerages, but my passion for having a brokerage wasn't there. I realized the best thing was to sell it to someone else," Rob remembers. "After that, I started a team. I always wanted to create a team. Being a broker for 10 years taught me so much, and I got to meet a ton of agents. It makes doing deals so much easier. Most of real estate is belly to belly."

### **STARTING HIS TEAM**

When Rob sold the brokerage, he started his team. Since then, his team's production has grown 10 to 15 percent each year. Today, Rob is proud to work with a team of 15 agents, in addition to professional staff.

With each transaction, Rob and his team approach their work with a true educational mindset. "Our aim is to arm them with the best information possible so they can make really good decisions," Rob says. "We want to make the process more enjoyable for them along the way."





Rob Krop is a licensed pilot and enjoys flying in his free time.

### **REWARDING RESULTS**

The team has made a true difference for residents across the region and, in the process, has recorded lofty signs of success. In fact, in 2022, they amassed \$76.6 million in sales volume.

Life is made much richer for Rob by his family. He treasures time with his wife, Stephanie, and their children, Nora, Remy, Ava, and Otto.

In his free time, Rob is a private pilot as well. In addition to his love for flying, he started another company called The Machine Gun Nest, which is an indoor shooting range.

Rob also has a heart for helping. One of the organizations that he likes to support is Sleep in Heavenly Peace. "That is an amazing group," Rob emphasizes. "No child should sleep on the floor in our town. This organization builds beds and collects bedding and mattresses and delivers them all over the county."

With care and leadership, Rob is committed to making a genuine and lasting difference for those around him.







# CRAG LEADING BY EXAMPLE SMALL SMALL

While leadership comes in many valuable forms in the world around us, one of the sure signs is evident in people who lead by example.

As a REALTOR® and the director of sales at The Bowers Group of Compass, that's an area where Craig Sword excels.

### A PASSION FOR THEIR GOALS

At the heart of Craig's achievements is the passion he feels for helping others reach their goals.

"I really enjoy working with buyers, sellers, and investors in my DMV community and take a lot of pride in helping make the process of buying or selling a home less stressful and, hopefully, fun," Craig says. "I love being an active part of my team, from a Realtor perspective day to day, but also, from a leadership role, enjoy helping my teammates grow as real estate professionals."

Before real estate, Craig worked in the financial tech industry — specifically, consumer credit counseling on both the sales and management side.

After a great deal of success in the world of corporate sales, Craig set his sights on a new path.

"Two of my closest friends of 20-plus years, and now partners at The Bowers Group of Compass, had carved out a nice platform in DMV

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real estate. I started doing real estate part-time, and became so passionate about it," Craig says.

"So it made sense for me to go that route financially, but more importantly, I knew it was the right decision for me because I fell in love with it."

### SIGNS OF SUCCESS

Craig has enjoyed a rewarding career all the way around. In fact, in each of the past two years, he personally recorded over \$20 million in sales volume.

During the same time, he and the team amassed \$211 million in sales volume, representing nearly 400 transactions, in 2021 and 2022.

### **FAMILY FOUNDATION**

Family is at the heart of life for Craig. He looks forward to time spent with his mother, step-father, sister, brother-inlaw, two nieces, and girlfriend, Brooke, and her son, Bryce.

In his free time, Craig is an avid golfer. Travel is also a big passion for him. Some of his favorite destinations that he has experienced in the past few years include Curacao, Aruba, the Bahamas, and Punta Cana. Craig and Brooke, along with Craig's family, are looking forward to a fun trip to Europe this August where they plan to visit London, Amsterdam, Ireland, and France.

"Travel's always been a big part of my life, and other than my family and work, it's the thing I look forward to most," he says.

In addition to playing golf as much as possible, Craig also takes pride in helping Coach Bryce's youth basketball team in Olney.

When it comes to giving back, Craig has a big place in his heart for the Pet Connection Rescue, a group that provides valuable pet adoption services. He also helps support foundations such as JDRF and Saint Jude Children's Research Hospital.

### **SHARING HIS GIFTS**

Those who have had the chance to get to know and work with Craig appreciate the way he shares his gifts with all of those around him.

"We try to treat everyone very equally on a professional and personal level," Craig says. "We put all of our clients' goals and ambitions ahead of ours. We do it in a collaborative way. We make a stressful process enjoyable and fun in many ways."

### **SPIRIT OF SERVICE**

With a deep sense of service, integrity, and purpose, Craig makes a vital, ongoing difference in the lives of those around him and in his community each day.

"I just try my best to lead by example," he emphasizes with a smile, "and show other professionals in my community that you can be financially driven and also put your clients' needs ahead of that ... and that all of the financial benefits will come behind doing what's right by your customers and offering above-and-beyond service."



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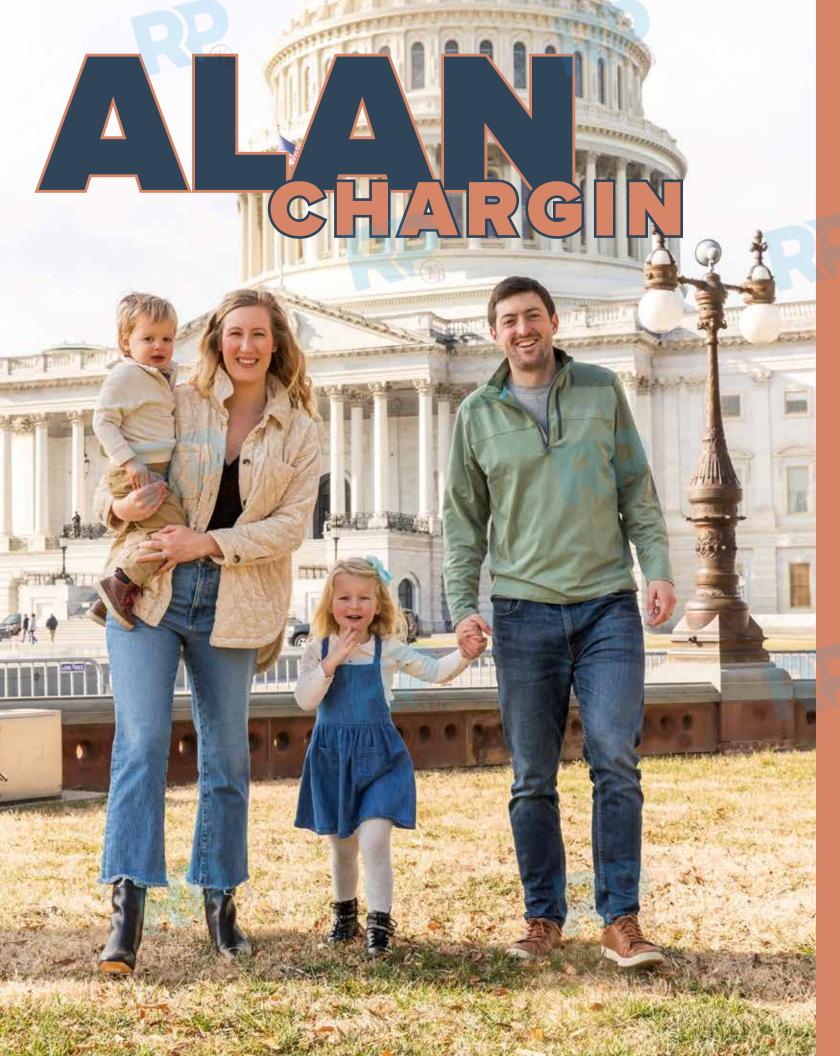
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### Approachability. Genuineness. Balance.



### >>> cover story

By **Zachary Cohen**Photos by **Ryan Corvello** 

Born in San Jose, California, and raised in Syracuse, New York, Alan Chargin moved to Washington, D.C., to work in Congress after graduating from SUNY Oswego with a degree in marketing and economics. After a short stint working for a restaurant group, Alan transitioned into real estate in 2018, inspired by his experiences as a buyer. He started his real estate career doing marketing for a Keller Williams team and got licensed in 2019.

Over the next four years, Alan built one of D.C.'s top real estate businesses. He was named Keller Williams' national Rookie of the Year in 2020 when he closed \$34 million. He followed that up with \$61 million in 2021 and \$41 million in 2022, helping over 200 families in the process.

"Probably the most impressive fact about me as a REALTOR® is that in 2020, I was not only the highest-selling rookie for Keller Williams nationally, but I was the highest-selling rookie of all time," Alan shares.

So how has Alan achieved so much success so quickly? He credits it to a few factors: approachability, genuineness, and balance.





I'M A REGULAR **GUY. I'M JUST OUT THERE SELLING HOUSES AND HELPING** PEOPLE.

### **Approachability**

Alan pushes against some of the REALTOR® stereotypes that don't serve him. For example, he prefers a t-shirt to a suit. He doesn't focus on social media marketing, preferring to network directly with clients. He's even willing to be honest with clients about his flaws, preferring authenticity to feigned perfection.

"I do real estate straightforwardly. I don't overcomplicate it. I treat people well and don't worry too much about how many sales I'm going to get. The sales tend to follow. Sometimes, we get in our own way with setting sales goals. I'm a regular guy. I'm just out there selling houses and helping people," Alan says.

Alan's approachability helps him build trust with clients, and in turn, has helped him develop a thriving business.

### Genuineness

Alan meets most of his clients at open houses; over the years, his business has grown to be more referral-based. He tries to establish a relationship as soon as he engages people. Instead of waiting to send an email days later, he texts them that afternoon or will offer to show them additional homes after the open house. His



genuine nature allows clients to connect with him, and they immediately sense he has their best interests in mind.

"I know I can't earn a single dollar in this industry unless my clients are achieving their goals, so I earnestly pursue the achievement of their goals. I'm not completely selfless, but I have to be working for them. We all know that. It sounds easy to say, but it's real. So I just focus on being genuine and treating people as they want to be treated."

### **Balance**

Alan began his real estate career in a non-sales role because of his perceived challenge with work/life balance for REALTORS®. A family man at heart, he was concerned a

career as a REALTOR® would cut into his family time.

"Everything I feared about work/life balance has been true, but fortunately, it's been fulfilling," Alan explains.

Alan has learned that boundaries are essential. While he's not perfect at achieving balance, it's always his goal to be a standout businessman and a good father and husband. He admits that he struggles with balance sometimes, and that's okay. He's figuring it out day by day.

"I'm guilty of often not prioritizing balance because I like the grind and the journey with each client," Alan says transparently. "So that's what I struggle with — wanting to



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always work. There's a struggle to balance work results with quality time at home, and it's not always my strong suit."

Alan credits his wife, Hannah, with making his career aspirations possible. She takes charge of caring for their two young children, Noelle and AJ, allowing Alan to build a top real estate business.

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ABOUT TO EMBARK
ON A NEW JOURNEY.

"I can't imagine my life without my wife and family. To work as much as I want to work and produce as much as I want to produce and have kids is impossible without the wife I have and the buy-in I have from her for my career goals. She's been so valuable to my success," Alan says.

With balance freshly in focus, Alan is looking to transition from being a solo agent to developing a team. While he believes in the solo agent model, he understands that growing a team is the right move to achieve all his goals, both in business and at home. He's excited about what this new change will bring to his business and life.

"I've really enjoyed being a solo agent, getting to impact and connect deeply with every client. And now, I'm about to embark on a new journey."



DRAPER MORTGAGE CORP.

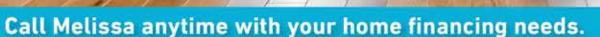
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SVP of Residential Lending NMLS ID #1124764



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14-day closing timeline is not guaranteed for all situations and is subject to borrower's credit and underwriting approval, satisfaction of all conditions of approval, home appraisal supporting the transaction and confirmation of a clear title. Draper and Kramer Mortgage Corp, is not responsible for circumstances beyond its control that delay or prohibit the loan from closing. No toan may close sooner than 7 days after loan application due to the federal TRID raise. Context your Draper and Kramer Mortgage Corp, professionals for full protagram details.

wilses Rachel Rich (NMLS ID # 1124764 (www.nmisconsumeraccess.org) CA.CA-0801124764 DC.ML01124764 MD.33923 VA.ML0-18468VA) is an agent of Draper and Kramer Mortgage Corp. (NMLS-2551) an illinois Residential ortgage Licensee located at 1431 Opus Place, Suite 200, Downers Grove, IL. 60515, 430-172-2100 CA: Licensed by the Department of Business Oversight under the California Residential Mortgage Lender got. License No. 4130680. C. Mortgage Lender by the Commissioner of Financial Regulation No. 19525, VA: Licensed as a Mortgage Lender by the Virginia State Corporation Commission No. MC-5630. MLS ID No. 2551. © 2021 Oracer and Kramer Mortgage Corp. All Rights Reserved. 04618-02 11721.



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### DC METRO REAL PRODUCERS

# JANUARY MAGAZINE PARTY

January 10, 2023

Real Producers Magazine Parties never have a dull moment! It was an absolute honor networking with our featured agents and top-notch partners. A very BIG thank-you to our wonderful sponsor, **Jordan Dobbs of Intercoastal Mortgage Company**, who hosted this enjoyable event at 12505 Park Potomac Avenue, Suite 450, in Potomac. We had a wonderful time connecting with the best of the best over first-class cuisine and cheers!

We can never express enough gratitude for our premium partners—we simply could not do what we do without your tremendous support. Thank you again for being such an integral part of our special *DC Metro Real Producers* community. We appreciate you and can't wait to see everyone again at our next event, the **Masquerade Sneaker Ball**, coming up on **March 22nd**!

Our event photographer, **Ryan Corvello**, snapped plenty of lively moments, which you can find on our Facebook page: *DC Metro Real Producers* Top 500. And if you were one of the lucky mag party attend-

ees, be sure you request to join our private page and tag yourself and friends in the pictures! Scan the QR code to the right to see the gallery!



For more information on all DC Metro Real Producers events, please email us at info@dcmetrorealproducers.com.















































# ARE YOU READY TO— START A LEGACY?

To start and grow a legacy, you need a valuable partner.

**LEGACY** is that partner.

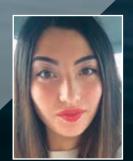
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We are extremely pleased with the professionalism and expertise of Legacy Settlement Services. During COVID when situations were stressful and cautious, many of our settlements took place at Legacy. The team was extremely efficient, conscientious, careful, and accommodating to say the least. We are always able to reach a staff member when needed. We highly recommend using this title company.

Tracy Lucido

Realtor & Vice President at Bob Lucido of Keller Williams Lucido Agency





Morgane Barry
Licensed Title Agent
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- As few as 21 days to close
- o As few as 14 days to close with a fully underwritten preapproval

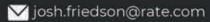
### We can fully underwrite your clients credit for pre-approval

- · Allows the option to have a non-contingent offer on financing
- Strength over competing offers

### No fee early refinances available

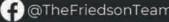
· Allows your clients to snag a home while competition is low













RANK **OFFICE** 

Disclaimer: Information based on MLS closed data as of February 6, 2023, for residential sales from January 1, 2023, to January 31, 2023, in Virginia, Maryland and Washington, D.C., by agents licensed in our D.C. metro service area of Washington, D.C., and Frederick, Montgomery and Prince Georges counties in Maryland. Numbers not reported to the MLS by the date the information is retrieved are not included. MLS is not responsible for submitting this data. Some teams may report each agent individually.

DC Metro Real Producers • 67

Teams and Individuals Closed Data from Jan. 1 to Jan. 31, 2023

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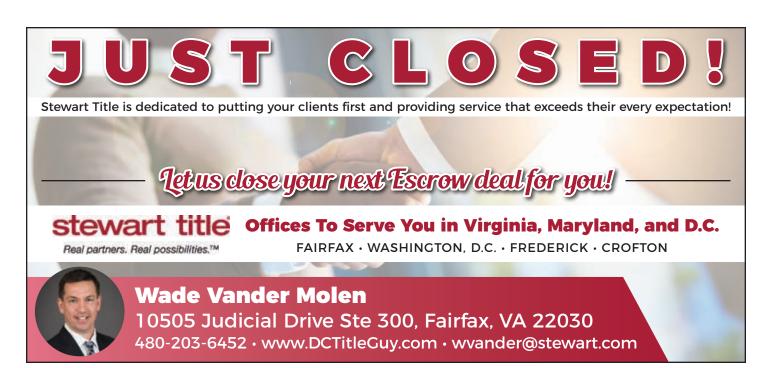
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Teams and Individuals Closed Data from Jan. 1 to Jan. 31, 2023

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Teams and Individuals Closed Data from Jan. 1 to Jan. 31, 2023

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